

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. – 49. (Cancelled)

50. (Previously presented) A method for image based transactions, comprising, the steps of:

scanning via a first computer software process executing on an imaging station computer hardware device a front face and a back face of cash received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device an electronic validation of deposited cash;

transmitting by a second computer software process executing on the imaging station computer hardware device the electronic validation of deposited cash from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the electronic validation of deposited cash via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database.

51. (Previously presented) The method of claim 50, further comprising the step of displaying an image of the scanned cash on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

52. (Currently amended) The method of claim 51, further comprising separately entering the amount of the cash which has been scanned, comparing the amount entered

with the amount scanned, and if when the scanned amount matches the entered amount, conducting the processing of the transaction.

53. (Previously presented) A system for conducting image based transactions, comprising:

a first computer software process executing on an imaging station computer hardware device that scans a front face and a back face of cash accepted as a deposited item at a first location and creates an image of the deposited cash;

a second computer software process executing on the imaging station computer hardware device that creates and transmits an electronic validation of deposited cash from the first location via an imaging server to an image database at a second location; and

at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the electronic validation of deposited cash is processed at the second location.

54. (Previously presented) The system of claim 53, further comprising a display screen of the imaging station computer hardware device located at the first location that displays an image of the scanned cash and provides visual confirmation to a customer that the deposit has been accepted.

55. (Previously presented) A method for image based transactions, comprising the steps of:

scanning via a first computer software process executing on an imaging station computer hardware device a front face and a back face of an original paper check to

received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device a deposited check;

transmitting by a second computer software process executing on the imaging station computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the scanned image of the deposited check via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, without pickup of the original paper check received at the first location.

56. (Previously presented) The method of claim 55, wherein said processing comprises crediting a deposit in the amount of the check to a customer's account.

57. (Previously presented) The method of claim 56, further comprising displaying an image of the scanned check on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

58. (Previously presented) The method of claim 55, wherein the scanning is conducted on the check and further comprising recreating the image of the scanned deposited check onto paper.

59. (Previously presented) The method of claim 58, wherein said recreating of the check onto paper further comprises cutting the paper to the size of a check.

60. (Previously presented) The method of claim 59, wherein said recreating of the check onto paper is done at the second location.

61. (Previously presented) The method of claim 55, wherein said first location is an automatic teller machine, owned and operated by a bank for its customers, having a

scanner and display, and the method further comprising storing the scanned check in the automatic teller machine.

62. (Previously presented) The method of claim 58, further comprising recreating the scanned deposited check into a paper image which is Magnetic Image Character Recognition (MICR) encoded.

63. (Currently amended) The method of claim 55, further comprising separately entering the amount on the check which has been scanned, comparing the amount entered with the amount scanned, and ~~if~~ when the scanned amount matches the entered amount, conducting the processing of the transaction.

64. (Previously presented) The method of claim 55, further comprising composing, encrypting and digitally signing the check before the transmission to the second location for processing.

65. (Currently amended) The method of claim 55, wherein said first location is an automatic teller machine[,] that is at least one of owned and/or and operated by someone other than the owner of the second location.

66. (Previously presented) The method of claim 55, wherein said first location is a branch of a bank.

67. (Previously presented) The method of claim 55, wherein said first location is a retail business location.

68. (Previously presented) The method of claim 55, wherein said first location is a business.

69. (Previously presented) The method of claim 55, wherein said first location is outside the United States.

70. (Previously presented) The method of claim 55, further comprising voiding said check at the first location by printing on the check or destroying the check.

71. (Previously presented) The method of claim 55, further comprising endorsing the check.
72. (Currently amended) The method of claim 63, further comprising transmitting the image to another location to display to an operator for resolution if when the amounts entered and scanned differ.
73. (Previously presented) The method of claim 55, further comprising comparing the information on the check to information contained in a file of indicators of potential loss.
74. (Previously presented) The method of claim 55, further comprising maintaining a file of payor bank preferences for how the payor bank will receive presentment, and processing the transaction in accordance with the preferences.
75. (Previously presented) The method of claim 74, further comprising using the information in the payor bank preference file to determine whether presentment will be by paper, Extended Capabilities Port (ECP), image, or Automatic Clearing House (ACH).
76. (Previously presented) The method of claim 55, further comprising maintaining a file of routing preferences, and processing the transaction in accordance with the preferences.
77. (Previously presented) A system for conducting image based transactions, comprising:

a first computer software process executing on a scanner computer hardware device located at a first location that scans a front face and a back face of an original paper check accepted as a deposited item at a first location and creates an image of a deposited check;

a second computer software process executing on the scanner computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location without pickup of the original paper check received at the first location.

78. (Currently amended) The system of claim 77, wherein said transaction is processed with the same information as if when the original was available.

79. (Previously presented) The system of claim 78, wherein said transaction is processed at least in part by crediting a deposit in the amount of the scanned check to an account of the customer.

80. (Previously presented) The system of claim 79, further comprising a display located at the first location for displaying an image of the scanned check, for providing visual confirmation to a customer that the deposit has been accepted.

81. (Currently amended) The system of claim 77, further comprising a printer ~~adapted for recreating~~ that recreates the check as an image on paper, and composited with machine readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data.

82. (Previously presented) The system of claim 81, wherein said printer is located at the second location.

83. (Previously presented) The system of claim 77, further comprising an automatic teller machine having said scanner thereon at the first location, and having a secured container region therein for storing scanned checks in the automatic teller machine.

84. (Currently amended) The system of claim 81, wherein said printer is ~~capable of recreating~~ recreates the scanned image into a paper image which is Magnetic Image

Character Recognition (MICR) encoded, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data

85. (Previously presented) The system of claim 77, further comprising an input device of the scanner computer hardware device via which entry of an amount on the check which has been scanned is separately received; and a third computer software process executing on the scanner computer hardware device that compares the amount entered with an amount scanned and allows transmission to conduct processing of the transaction.

86. (Previously presented) The system of claim 77, further comprising a fourth computer software process executing on the scanner computer hardware device that compresses, encrypts and digitally signs the scanned check before transmission to the second location for processing.

87. (Previously presented) The system of claim 77, further comprising one of the computer software process executing on the encoder computer hardware device at the second location and the computer software process executing on the image database at the second location that sends the image of the scanned deposited check received by the image database to a third location for processing within or for another bank.

88. (Previously presented) The system of claim 77, further comprising the computer software process executing on the image database at the second location that sends the image of the scanned deposited check received by the image database to a Federal Reserve Bank or one of its offices or a clearinghouse as a third location, and the third location has means for creating the images on paper and Magnetic Image Character Recognition MICR encodes them for entry into the check processing system or sending the information to a bank for payment.

89. (Previously presented) The system of claim 77, further comprising the computer software process executing on the image database at the second location that sends the

image of the scanned deposited check received by the image database directly to a payor bank or its processing agent or correspondent for payment.

90. (Previously presented) The system of claim 77, further comprising a device having said scanner computer hardware device thereon at the first location, and having a secured container region therein for storing scanned checks at a branch of a bank.

91. (Previously presented) The system of claim 77, further comprising a device having said scanner computer hardware device thereon at the first location, and having a secured container region therein for storing scanned checks at a business.

92. (Previously presented) A method for image based transactions, comprising:

scanning via a first computer software process executing on an imaging station computer hardware device a front face and a back face of an original paper check received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device a deposited check;

transmitting by a second computer software process executing on the imaging station computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the scanned image of the deposited check via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, without verification of a signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user with a specified system, and without pickup of the original paper check received at the first location.

93. (Previously presented) The method of claim 92, wherein said transaction is cashing the check.

94. (Previously presented) The method of claim 92, wherein said transaction is depositing the check amount in a user's account.

95. (Previously presented) The method of claim 92, wherein said transaction is making a purchase at a vendor, with the vendor location being said first location.

96. (Previously presented) The method of claim 92, wherein said transaction is conducted between unrelated systems, wherein said first location is part of one network and said second location is part of a second network.

97. (Previously presented) A system for conducting image based transactions, comprising:

a first computer software process executing on a scanner computer hardware device located at a first location that scans a front face and a back face of an original paper check accepted as a deposited item at a first location and creates an image of a deposited instrument;

a second computer software process executing on the scanner computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location without verification of a signature of a user initiating the transaction, which

signature is used to verify that the user is a profiled user within a specified system, and without pickup of the original paper check received at the first location.

98. (Previously presented) The system of claim 97, wherein said system is configured for conducting cashing of the check.

99. (Previously presented) The system of claim 97, wherein said system is configured for conducting a deposit of the check amount in a user's account.

100. (Previously presented) The system of claim 97, wherein said first location is a vendor location, said second location is a bank location, and said system is configured to allow making a purchase at the vendor location.

101. (Previously presented) The system of claim 97, wherein said first location is part of one network and said second location is part of a second network.

102. (Previously presented) A method for image based transactions, comprising the steps of:

receiving for deposit via a first computer software process executing on a self-service transaction terminal computer hardware device at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning via a second computer software process executing on the self-service transaction terminal computer hardware device the front face and the back face of the paper check and creating via the second computer software process executing on the self-service transaction terminal computer hardware device a deposited check;

marking via a third computer software process executing on the self-service transaction terminal computer hardware device the paper check with an indicia of non-negotiability and storing by the third computer software process executing on the self-service transaction terminal computer hardware device the marked paper check in a depository at the first location;

transmitting by a fourth computer software process executing on the self-service transaction terminal computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the scanned image of the deposited check via a computer software process executing on an edit and validation computer hardware terminal device coupled to the image database.

103. (Previously presented) The method of claim 102, further comprising storing the paper check by the third computer software process executing on the self-service transaction terminal computer hardware device for a pre-determined delay period before pickup of the original paper check.

104. (Previously presented) The method of claim 102, further comprising storing the paper check by the third computer software process executing on the self-service transaction terminal computer hardware device without pickup of the original paper check.

105. (Previously presented) A system for conducting image based transactions, comprising:

a first computer software process executing on a self-service transaction terminal computer hardware device via which a check having a front face and a back face is accepted as a deposited item at a first location, wherein the check is an original paper check;

a second computer software process executing on a scanner computer hardware device coupled to the self-service transaction terminal computer hardware device located at the first location that scans the front face and the back face of the check and creates an image of a deposited check;

a third computer software process executing on the self-service transaction terminal computer hardware device via which the original paper check is marked with an indicia of non-negotiability and stored in a depository at the first location;

a fourth computer software process executing on the self-service transaction terminal computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

a computer software process executing on an encoder computer hardware device coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location.

106. (Previously presented) The system of claim 105, further comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check for a pre-determined delay period before pickup of the original paper check.

107. (Previously presented) The system of claim 105, further comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check without pickup of the original paper check.

108. (Previously presented) A method for image based transactions, comprising:

receiving for deposit via a first computer software process executing on a self-service transaction terminal computer hardware device at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning via a second computer software process executing on the self-service transaction terminal computer hardware device the front face and the back face of the original paper check and creating via the second computer software process executing on the self-service transaction terminal computer hardware device a deposited check;

marking via a third computer software process executing on the self-service transaction terminal computer hardware device the original paper check with an indicia of non-negotiability and storing by the third computer software process executing on the self-service transaction terminal computer hardware device the marked original paper check in a depository at the first location;

transmitting by a fourth computer software process executing on the self-service transaction terminal computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing via a computer software process executing on an image printer computer hardware device coupled via a check imaging server to the image database a transaction at the second location with the scanned image of the deposited check without verification of a signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user with a specified system.

109. (Previously presented) The method of claim 108, further comprising storing the paper check by the third computer software process executing on the self-service transaction terminal computer hardware device for a pre-determined delay period before pickup of the original paper check.

110. (Previously presented) The method of claim 108, further comprising storing the original paper check by the third computer software process executing on the self-service transaction terminal computer hardware device without pickup of the original paper check.

111. (Previously presented) A system for conducting image based transactions, comprising:

a first computer software process executing on a self-service transaction terminal computer hardware device via which a check having a front face and a back face is

accepted as a deposited item at a first location, wherein the check is an original paper check;

a second computer software process executing on a scanner computer hardware device coupled to the self-service transaction terminal computer hardware device located at a the first location that scans the front face and the back face of the check and creates an image of a deposited check;

a third computer software process executing on the self-service transaction terminal computer hardware device via which the original paper check is marked with an indicia of non-negotiability and stored in a depository at the first location;

a fourth computer software process executing on the self-service transaction terminal computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

a computer software process executing on a sorter/imager computer hardware device coupled to the image database via which a transaction with the image of the scanned deposited check is processed at the second location without verification of a signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user within a specified system.

112. (Previously presented) The system of claim 111, further comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check for a pre-determined delay period before pickup of the original paper check.

113. (Previously presented) The system of claim 111, further comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the paper check without pickup of the original paper check.